



2018 Employee Benefits Overview

In addition to receiving a competitive salary and having an equal opportunity for professional development and advancement, you are eligible to enjoy other benefits as a regular full-time or a regular part-time employee. For regular part-time employees, some of these benefits (such as Paid Time Off) will be pro-rated based upon your reduced work schedule. If you are a part-time employee with less than 25 hours, you will receive the benefits required by law and be eligible to participate in the 401(k) plan the first month following date of hire, the Employee Referral Program, and the Employee Assistance Program.

A competitive benefits program is a solid investment by TLC in its employees. TLC will periodically review the benefits program and make modifications as appropriate. *All benefits are subject to change by the Board of Directors.*

Benefit Eligibility Schedule	
Benefit	Eligibility from Date of Hire
Employee Assistance Program	Date of Hire
Employee Referral Program	Date of Hire
Flexible Schedule	Date of Hire
Holidays	Date of Hire
Jury Duty Leave	Date of Hire
Professional Associations	Date of Hire
Professional Registration	Date of Hire
Professional Training and Seminars	Date of Hire
Bereavement Leave	Date of Hire
Dental Insurance	1 st of the month
Family Medical Leave Act	1 year from Date of Hire 1,250 hours past 12 months
401(k) Plan	1 st of the month following 30 days of employment
Flexible Spending Accounts-Dependent Care	1 st of the month
Flexible Spending Accounts-Health Care	1 st of the month
Medical Insurance	1 st of the month
Specialty Insurance	1 st of the month
Vision Insurance	1 st of the month
Life, Accidental Death & Dismemberment	1 st of the month
Employee Incentive Compensation Plan	90 days
Leave Bank Sharing	1 st of the month
Long Term Disability	1 st of the month
Short Term Disability	1 st of the month
Paid Time Off	90 days
Educational Assistance	1 year from Date of Hire

For additional benefit questions, contact Brenda Euler, HR Specialist, in the corporate office at: 407-487-1023 or brenda.euler@tlc-eng.com.

Medical Insurance

TLC offers comprehensive medical insurance through Cigna. TLC offers three medical benefit plans for you to choose. The firm makes a substantial contribution toward the cost of coverage for the employee and their dependents. (Domestic Partner coverage available after tax for Medical, Dental, Vision and some specialty plans.)

CIGNA	Base Plan: All Locations	Buy Up Plan: All Locations		HSA Plan
TLC Engineering	Cigna Open Access Plus Network	Cigna Open Access Plus Network	Out of Network	Cigna Open Access Plus Network
DEDUCTIBLE - Individual/Family	\$2,500 Individual / \$5,000 Family	\$2,500 Individual / \$5,000 Family	\$3,000 / \$6,000 (separate from In Network)	\$3,000 / \$6,000
COINSURANCE	80% / 20%	90% / 10%	70% / 30%	80% / 20%
INDIVIDUAL (Out-of-pocket limit)	\$6,500	\$5,000	\$6,000	\$6,350
FAMILY (Out-of-pocket limit)	\$13,000	\$10,000	\$12,000	\$12,700
Out of Pocket	Includes Deductible Copays & RX	Includes Deductible Copays & RX	N/A	Includes Deductible Copays & RX
Provider Office Visit etc.	\$40 - Wellness No Copay	\$30 - Wellness No Copay	Deductible + Coinsurance	Deductible + Coinsurance
Specialist Office Visit etc.	\$70 - Wellness No Copay	\$60 - Wellness No Copay	Deductible + Coinsurance	Deductible + Coinsurance
Participating Hospital - Outpatient	Deductible Coinsurance Major Diagnostic MRI, CT	Deductible Coinsurance Major Diagnostic MRI, CT	Deductible + Coinsurance	Deductible + Coinsurance
Participating Hospital - Inpatient	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
ER Outpatient/Urgent Care	\$200 ER copay Urgent Care Center \$100	\$200 ER copay Urgent Care Center \$100	ER See In Network Urgent Care = Ded/Coinsurance	Deductible + Coinsurance
Prescriptions	\$15/\$50/\$100/\$150 - 30 days Mail Order -2.5 copayments Step Therapy included	\$10/\$40/\$75/\$125 - 30 days Mail Order -2.5 copayments Step Therapy included	N/A	Deductible + \$10/\$40/\$75/\$125
2018 Employee Bi-Weekly Deduction	Base Plan	Buy Up Plan		HSA Plan
Employee Only	\$39.90	\$70.70		\$0
Employee & Spouse/Partner	\$130.53	\$192.06		\$0
Employee & Children	\$92.55	\$148.04		\$0
Employee & Family	\$296.57	\$386.21		\$0

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Dental Insurance

Dental Insurance is administered by Cigna. The firm makes a substantial contribution toward the cost of coverage for the employee and their dependents. (Domestic Partner coverage available after tax for Medical, Dental, Vision and some specialty plans.)

TLC Dental	Base Dental		Buy Up Dental	
TLC Engineering	Network	Non Network	Network	Non Network
Calendar-year deductible (excludes orthodontia services)	\$50/\$100		\$50/\$100	
Annual Maximum (excludes orthodontia services)	Year 1: \$1000, Year 2: \$1150 Year 3: \$1300, Year 4: \$1450		Year 1: \$1500, Year 2: \$1650 Year 3: \$1800, Year 4: \$1950	
Preventive & Diagnostic Care Oral Exams and Routine Cleanings, X-Rays, Prophylaxis And Fluoride Treatments, Sealants, Space Maintainers	Covered no deductible		Covered no deductible	
Basic Restorative Care Fillings, Root Canal Therapy, Periodontal Scaling and Root Planning Denture Adjustments and Repairs Simple Extractions, Oral Surgery, Anesthetics	20% after deductible		20% after deductible	
Major Restorative Care Crowns, Dentures, Bridges, Repairs to Crowns and Inlays, Surgical Extractions of Impacted Teeth	50% after deductible		50% after deductible	
Orthodontia	Not covered		50%, no Ortho deductible \$1500	
Employee Bi-Weekly Deduction	Base Dental Plan		Buy Up Dental Plan	
Employee Only	\$2.53		\$5.16	
Employee & Spouse/Partner	\$14.21		\$20.11	
Employee & Child	\$16.24		\$22.64	
Employee & Family	\$23.09		\$31.09	

Vision Insurance

This insurance is a voluntary benefit and it is administered by MetLife. The firm makes a substantial contribution toward the cost of coverage for the employee and their dependents. (Domestic Partner coverage available after tax for Medical, Dental, Vision and some specialty plans.)

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Vision Care Plan Benefits	In-Network	Out-of-Network
Exam with dilation as necessary	100% after \$10 copay	\$45 allowance
Lenses <ul style="list-style-type: none"> • Single • Bifocal • Trifocal 	100% after \$15 copay	up to \$30 allowance up to \$50 allowance up to \$65 allowance
Frames	\$150 allowance	up to \$70 allowance
Contact lenses ¹ <ul style="list-style-type: none"> • Elective (conventional and disposable)² • Medically necessary (limit one pair)³ 	\$150 allowance 100%	up to \$105 allowance up to \$210 allowance
Employee Bi-Weekly Deduction	Vision Plan	
Employee Only	\$3.24	
Employee & Spouse/Partner	\$6.48	
Employee & Child	\$6.16	
Employee & Family	\$9.69	

Short Term Disability Coverage

All benefits are paid by TLC. Under this policy, you will receive 60% of your basic weekly salary up to a maximum weekly benefit of \$1,000. You will begin to receive this benefit after a consecutive 10-day waiting period. This benefit can be paid for up to 11 weeks. *See the FMLA section for further explanation.*

Long Term Disability Coverage

TLC provides long term disability coverage at no cost to employee. After 90-days of disability the long term benefit is 60% of your pre-disability earnings up to a maximum benefit of \$5,000 per month. If you exceed the \$5,000 monthly maximum you will be eligible for an individual long term disability policy paid for by TLC.

Life and Accidental Death and Dismemberment Insurance

All premiums for this benefit are paid by TLC. Life AD&D provides 1 times your salary (\$20,000 minimum). This benefit is 1½ time the salary for Associates and 2 times the salary for Principals. Additional voluntary life insurance is available for you and your dependents.

Flexible Spending Accounts (Debit Card)—Health Care and Dependent Care

Flexible spending accounts allow you to use pre-tax dollars to pay for certain health care, dependent care, transportation and parking expenses. This benefit is administered through TASC. Participants receive a debit card to pay for eligible expenses. Dependent care expense reimbursement amount is available on your debit card as accrued.

Specialty Plans

This insurance is a voluntary benefit. Currently, five plans are offered:

- Accident (MetLife)
- Critical Illness/Cancer (MetLife)
- Hospital Indemnity (MetLife)
- Identity Protection (InfoArmor)
- Legal Services(MetLife)

401(k) Plan

Under this plan, you may elect to defer up to 100% of compensation or up to \$18,500 (the annual IRS limit). Participants who are at least 50 years old by the end of the plan year may make additional elective contributions

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up to \$6,000 to their 401(k) or Roth for 2018. **TLC will make matching contributions, 50¢ for every pre-tax/post-tax \$1, to your account up to the annual dollar limit prescribed by law.** In 2018, the combined limit increased to lesser of 100% of compensation or \$55,000. Matching contributions are predicated on the overall financial performance of the firm. TLC's ability to match employee contributions is directly tied to the profits of the firm. This plan provides an incentive for all employees to contribute to the successful operation of the firm and its projects. All TLC employees who are at least 21 years of age are eligible to participate in the Plan the first day of the month following thirty days from your hire date. Employee contributions are always 100% vested. Company contributions will vest under a graded schedule based on years of service with 100% vesting at 5 years.

Financial planning assistance is provided through a certified financial planner.

TLC Profit	Employee Contribution	TLC Contribution
5% - 10%	2% +	2%
10% - 15%	4% +	4%
15% +	6% +	6%
Years of Service	Employee Contribution	TLC Contribution
1	100%	20%
2	100%	40%
3	100%	60%
4	100%	80%
5+	100%	100%

In addition to the "Matching Program," TLC may make an additional contribution to the 401(k) Plan for all employees. The total amount contributed will be apportioned between the various levels of staff as determined by the Board. An employee does not need to be personally contributing to the 401(k) Plan to receive this additional contribution.

Employee Referral Program

TLC is committed to finding and hiring the best-qualified candidates for the organization. To accomplish this, TLC has developed an Employee Referral Program to encourage employees to refer qualified acquaintances for existing opportunities at TLC. All TLC employees are eligible to receive unlimited rewards through this program.

Employee Incentive Compensation Plan/Bonuses

TLC's Incentive Compensation Plan is based upon individual and team performance. The plan is designed to provide incentive to all employees who contribute to the overall long-term profitability of the firm and each division. Bonuses are paid at the end of the year and are tied to the financial performance of the firm and each division. Employees are eligible after the completion of the 90-day Introductory Period.

Employee Assistance Program

The Employee Assistance Program is provided to all TLC employees at no cost to the employee. This benefit provides employees and family members with professional counseling, legal assistance, and local referrals 24 hours per day, 7 days per week via telephone or web access.

Flexible Schedule

The normal workweek consists eight-hour days Monday through Friday. TLC's Prime Time is 8:00 a.m. - 5:00 p.m. Most employees have the option to select one of the nine other options offered:

Monday – Friday

Early Morning Shift	7:00 a.m. – 4:00 p.m.
Morning Shift	7:30 a.m. – 4:30 p.m.
Prime Time	8:00 a.m. – 5:00 p.m.
Mid-Morning Shift	8:30 a.m. – 5:30 p.m.
Late Shift	9:00 a.m. – 6:00 p.m.

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Monday – Thursday

Early Morning Shift 7:00 a.m. – 5:00 p.m.
 Morning Shift 7:30 a.m. – 5:30 p.m.
 Prime Time 8:00 a.m. – 6:00 p.m.
 Mid-Morning Shift 8:30 a.m. – 6:30 p.m.
 Late Shift 9:00 a.m. – 7:00 p.m.

Friday

7:00 a.m. – 11:00 a.m.
 7:30 a.m. – 11:30 a.m.
 8:00 a.m. – 12:00 p.m.
 8:30 a.m. – 12:30 p.m.
 9:00 a.m. – 1:00 p.m.

Employees must complete a “Flexible Schedule Request Form” (*A Flexible Schedule Request Form is located in the Tools and Forms section on MyTLC*) and submit the form to their director for approval.

Educational Assistance

We feel an individual who possesses a desire to continue their education, in addition to performing their full-time job, shows a commitment to improving themselves and their position within the company. To encourage and reward these individuals, TLC offers an Educational Assistance benefit upon completion of one year of service that provides up to 100% reimbursement for tuition, registration, and book fees. All courses and outside seminars must be recommended by your director and pre-approved by the Senior HR Manager. TLC may also allow you to have flexible hours in order to take courses that have limited availability.

Professional Training and Seminars

We feel staying current in your discipline by learning ways to perform your duties better, faster, and smarter helps everyone. Participation in these activities would be considered by TLC in reviewing candidates for promotions. All or a portion of the expenses for off-premises training will be paid for by TLC, depending on the nature of the course and as approved by your director.

Professional Registration

TLC feels strongly that all eligible professionals should obtain professional registration and licensure in the location where they work. You may have time off from work to take the necessary state examination when given during normal working hours. You will receive your regular pay for the time spent away from the office for your first examination. Reimbursement is provided for the cost of one examination and one preparatory course. TLC will pay the annual fees to maintain required professional registration and licenses as approved by your director. In addition, TLC will provide a bonus of \$1,500 to any employee upon successful receipt of their initial PE license.

Professional Associations

Employees interested in advancing their careers are encouraged to participate in technical and professional societies. Participation in these activities would be considered by TLC in reviewing candidates for promotions. If a situation arises where a society meeting is held during work hours you may request to be absent from work to attend. TLC will reimburse up to 100% for professional and technical association dues as approved by your director.

Paid Time Off

Holidays: TLC recognizes the following 7 holidays.

New Year's Day: Monday, January 1	Thanksgiving Day: Thursday, November 22
Memorial Day: Monday, May 28	Day after Thanksgiving: Friday, November 23
Independence Day: Wednesday, July 4	Christmas Day: Tuesday, December 25
Labor Day: Monday, September 3	

Holidays are additional days off in addition to PTO.

Paid Time Off: TLC realizes the importance of having a balanced life that includes consistent work schedules and time off with pay that can be used for such needs as vacation, personal or family illness, doctor

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appointments, school, volunteerism, and other activities. To ensure that sense of balance, all regular full-time employees are eligible for paid time off after successfully completing the 90-day Introductory Period. All full-time employees receive an annual paid time off entitlement of **17 days**. The hourly accrual rate of 5.23 hours is credited for each pay period. All shareholders, associates, employees at a BRF 4 and above, or those who have 10 years of tenure receive a paid time off entitlement of **22 days** at an accrual rate of 6.76 hours. The paid time off entitlement of a regular part-time employee is pro-rated based on scheduled hours. The calculation for the prorated amount is based upon the employee's agreed scheduled weekly hours at time of hire or change in status as a percentage of full-time hours.

Year:	2	4	6	8	10
Days:	18	19	20	21	22

Leave Bank Sharing: At TLC, employees are fortunate to receive paid time off. However, at times, employees find themselves facing a long-term illness without the 10 days of leave* to cover the waiting period for Short Term Disability insurance payments to begin. Once a TLC employee has exhausted all paid time off benefits during the waiting period, they may be offered time by their fellow workers through Leave Bank Sharing (LBS). *See the FMLA section for further explanation.

Other Paid Leave: Bereavement Leave, up to three days, is available on your first day of employment for immediate family members; or one day for extended family (e.g., aunt, uncle, nephew, nieces). Regular part-time employees receive this benefit at a prorated basis. Jury Duty Leave is available to all TLC employees on your first day of employment.

TLC Cares Assistance Fund: This is a tangible display of the firm and employees caring and supporting one another. The purpose of this fund is to help employees who are experiencing sudden financial difficulties. Employees voluntarily donate \$1 or more a paycheck to support the fund with TLC matching up to \$10,000 per year. Employees can receive interest free loans to be paid back by check deductions later on down the road. Grants are also offered relating to things more tragic in nature; such as a hurricane or death in the family.

Wellness: Wellness is a big part of TLC's culture. We encourage our employees to take TLC's Ten Minute Challenge by leaving their workstations and walking outside for ten minutes at 10 & 2 each day as sitting is the new smoking. Our Wellness program rewards employees for participating in the various events offered throughout the year.

Family and Medical Leave Act: The Family and Medical Leave Act (FMLA) provides up to 12 weeks of unpaid, job-protected leave to eligible employees for specific reasons such as a serious health condition involving an overnight stay in a medical care facility or continuing treatment by a health care provider that makes you unable to perform your job. Once your FMLA has been approved, the firm will pay up to the first 80 hours as paid leave until your STD coverage begins.

Pet Insurance: Affordable pet healthcare coverage is offered through VPI. Employees can sign up online at any time to qualify for a 5% group discount anytime throughout the year.